

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Kellie Jiggetts Hawley

a/k/a Kellie R. Jiggetts, Kellie Jiggets-Hawley

Case No. 11-80671

S.S. No.: xxx-xx-5384

Mailing Address: 4333 Flintlock Lane, Durham, NC 27704-

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 21, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 9, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 1/17/11
 Lastname-SS#: Hawley-5384

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
BOA - 1st DOT		\$14,641	**
Village At Independence		\$3,342	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BOA - 1st DOT		\$1,237	N/A	n/a	\$1,237.00	House and Land
Village At Independence		\$140	N/A	n/a	\$140.00	House and Land
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BCBS-CU		\$17,856	5.00	\$158	\$372.72	2008 Volvo S60
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)		Int. %
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,184** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.11** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

College Foundation
2917 Highwoods Boulevard
Raleigh, NC 27604-1021

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

BAC Home Loans Servicing, LP
Customer Service CA6-919-01-41
Attn: Managing Agent
Post Office Box 5170
Simi Valley, CA 93062-5170

Duke University Health System
Post Office Box 70841
Charlotte, NC 28272-0841

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Blue Cross Blue Shield of NC
Attn: Managing Agent
Post Office Box 2291
Durham, NC 27702-2291

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Brock & Scott PLLC **
5431 Oleander Drive
Suite 200
Wilmington, NC 28403-5835

Durham County Tax Collector
P.O.Box 3397
Durham, NC 27702

Experian
P.O. Box 2002
Allen, TX 75013-2002

BSBSNC Credit Union
PO Box 2291
Durham, NC 27702

Federal Housing Authority**
Department of HUD
1500-401 Pine Croft Road
Greensboro, NC 27407

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

GEMB/DISC
Post Office Box 103104
Roswell, GA 30076

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CitiFinancial
c/o Cavalry
500 Summit Lake Drive
Valhalla, NY 10595

HSBC Bank
Post Office Box 5251
Carol Stream, IL 60197-9642

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Citifinancial
Post Office Box 140069
Irving, TX 75014

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Midland Credit Management **
Post Office Box 60578
Los Angeles, CA 90060

Mt. Olive College
c/o Williams & Fudge, Inc.
775 Addison Ave.
Rock Hill, SC 29730

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Pentagroup Financial, LLC
5959 Corporate Drive, Ste 1400
Houston, TX 77036-2308

The Home Depot
Post Office Box 981064
El Paso, TX 79998-1064

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Village At Independence Park Community
Association, Inc.
c/o Gunter & Flowers, PLLC
123 Glenwood Avenue
Raleigh, NC 27603